



## Free and Confidential Counseling

If you are eligible for Medicare (65 or over or disabled) or have family members or friends who are, you should know about the North Dakota Senior Health Insurance Counseling (SHIC) program. SHIC offers free and confidential help with Medicare and other health insurance. Trained counselors who work through local sponsoring organizations can help answer your questions.

SHIC counselors have no connection with any insurance company or product.

**NORTH  
DAKOTA**

*a program of the  
North Dakota  
Insurance Department  
Jim Poolman, Commissioner*

**SHIC**  
Senior Health  
Insurance Counseling

[www.state.nd.us/ndins](http://www.state.nd.us/ndins)



The ND SHIC program is funded by a grant from Centers for Medicare and Medicaid Services.



## What if the counselor doesn't know the answer to my question?

SHIC counselors have extensive training and the resources of the ND Insurance Department to call on if a question or problem is beyond their knowledge or experience.

### Contact:

If no local contact is listed, call the toll-free number for assistance.

## We want you to be informed!

Public presentations to groups and organizations on Medicare and related topics can be scheduled. Please call the North Dakota Insurance Department toll free at **1-888-575-6611**.

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## What Senior Health Insurance Counselors do for you:

If you are new to Medicare, counselors can explain how it works, what is covered and what costs you are responsible for.

**SHIC** counselors will help you understand the paperwork and statements that you receive after a doctor visit, hospital stay or other medical experience.

**SHIC** counselors help sort out and reconcile Medicare statements and hospital or clinic bills, and help you figure out what has been paid and what you need to pay.

**SHIC** counselors can help with claims filing or appeals if payment for a service has been denied.

**SHIC** counselors can explain your options for private insurance, including Medicare Supplement and Medicare Advantage plans.

**SHIC** counselors can help you understand long-term care insurance and offer you tools to help decide if it is the right choice for you.

**SHIC** counselors have information on other resources, agencies and organizations if you have questions about other issues.

**SHIC** counselors can assist you in enrolling in a Medicare prescription drug plan, answer your questions about this new benefit, and help you determine if you qualify for extra help to reduce your drug plan costs.

Senior Health Insurance Counseling

Dear Friends,

Understanding the paperwork and coverage of Medicare and other related health insurance services can be downright overwhelming at times. That's why the Senior Health Insurance Counseling, or SHIC, program provides such a valuable service to North Dakota consumers.

Our SHIC volunteer counselors can help alleviate the confusion, find answers to your questions, and provide unbiased information. The service is totally free and completely confidential, and no one involved will ever try to sell you anything. To volunteer or seek assistance, please call us at 1-888-575-6611.

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